Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

### Filing at a Glance

Companies: American Home Assurance Company, American International South Insurance Company, AIG Casualty Company, Commerce and Industry Insurance Company, Granite State Insurance Company, National Union Fire Insurance Company of Pittsburgh, Pa., New Hampshire Insurance Company, The Insurance Company of the State of Pennsylvania

Product Name: Security Guard Firms Coverage SERFF Tr Num: AGNY-125526674 State: Arkansas

Enhancement - 102000319

TOI: 17.2 Other Liability - Occurrence Only SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: AIC-08-GL-07 State Status: Fees verified and

received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith

Roberts, Brittany Yielding

Author: Christine Wynter Disposition Date: 03/11/2008

Date Submitted: 03/11/2008 Disposition Status: Approved

State Filing Description:

#### **General Information**

Project Name: Security Guard Firms Coverage Enhancement Program Status of Filing in Domicile: Pending

Project Number: AIC-08-GL-07 Domicile Status Comments: This filing is being

submitted simultaneously in all states.

Reference Organization: N/A Reference Number: N/A Advisory Org. Circular: N/A

Filing Status Changed: 03/11/2008

State Status Changed: 03/11/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The companies submit for your review and approval their Security Guard Firms Coverage

Enhancement Program, Form No. 97221 (1/08).

Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

Please refer to the attached forms listing for information concerning this form.

### **Company and Contact**

**Filing Contact Information** 

Christine Wynter, Filings Analyst Christine.wynter@aig.com 175 Water Street, 17th Floor (212) 458-7066 [Phone] New York, NY 10038 (212) 458-7077[FAX]

**Filing Company Information** 

American Home Assurance Company CoCode: 19380 State of Domicile: New York

70 Pine Street Group Code: Company Type:
New York, NY 10270 Group Name: State ID Number:

(212) 770-7000 ext. [Phone] FEIN Number: 13-5124990

-----

American International South Insurance CoCode: 40258 State of Domicile: Pennsylvania

Company

70 Pine Street Group Code: Company Type:
New York, NY 10270 Group Name: State ID Number:

(212) 770-7000 ext. [Phone] FEIN Number: 02-6008643

-----

AIG Casualty Company CoCode: 19402 State of Domicile: Pennsylvania

70 Pine Street Group Code: Company Type:
New York, NY 10270 Group Name: State ID Number:

(212) 770-7000 ext. [Phone] FEIN Number: 25-1118791

-----

Commerce and Industry Insurance Company CoCode: 19410 State of Domicile: New York

70 Pine Street Group Code: Company Type:
New York, NY 10270 Group Name: State ID Number:

(212) 770-7000 ext. [Phone] FEIN Number: 13-1938623

-----

Granite State Insurance Company CoCode: 23809 State of Domicile: Pennsylvania

70 Pine Street Group Code: Company Type:
New York, NY 10270 Group Name: State ID Number:

(212) 770-7000 ext. [Phone] FEIN Number: 02-0140690

-----

Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

National Union Fire Insurance Company of CoCode: 19445 State of Domicile: Pennsylvania

Pittsburgh, Pa.

70 Pine Street Group Code: Company Type:
New York, NY 10270 Group Name: State ID Number:

(212) 770-7000 ext. [Phone] FEIN Number: 25-0687550

-----

New Hampshire Insurance Company CoCode: 23841 State of Domicile: Pennsylvania

CoCode: 19429

State of Domicile: Pennsylvania

70 Pine Street Group Code: Company Type:
New York, NY 10270 Group Name: State ID Number:

(212) 770-7000 ext. [Phone] FEIN Number: 02-0172170

-----

The Insurance Company of the State of

Pennsylvania

70 Pine Street Group Code: Company Type:
New York, NY 10270 Group Name: State ID Number:

(212) 770-7000 ext. [Phone] FEIN Number: 13-5540698

-----

Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

### **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50.00 per group.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of	\$0.00	03/11/2008	
Pittsburgh, Pa.			
New Hampshire Insurance Company	\$0.00	03/11/2008	
The Insurance Company of the State of	\$0.00	03/11/2008	
Pennsylvania			
American Home Assurance Company	\$0.00	03/11/2008	
American International South Insurance	\$0.00	03/11/2008	
Company			
AIG Casualty Company	\$50.00	03/11/2008	18501816
Commerce and Industry Insurance Company	\$0.00	03/11/2008	
Granite State Insurance Company	\$0.00	03/11/2008	

Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

# **Correspondence Summary**

# **Dispositions**

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/11/2008	03/11/2008

Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

### **Disposition**

Disposition Date: 03/11/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

**Overall Rate Information for Multiple Company Filings** 

Overall Percentage Rate Indicated For This Filing 0.000%

Overall Percentage Rate Impact For This Filing 0.000%

Effect of Rate Filing-Written Premium Change For This Program \$0

Effect of Rate Filing - Number of Policyholders Affected 0

Company Tracking Number: AIC-08-GL-07

**Form** 

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

 Item Type
 Item Name
 Item Status
 Public Access

 Supporting Document
 Uniform Transmittal Document-Property & Approved Casualty
 Yes

 Supporting Document
 Forms Listing
 Approved
 Yes

Approved

Yes

Enhancement

Security Guard Firm Coverage

Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

#### Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
Approved	Firm Coverage	97221	(1/08)	Endorseme New nt/Amendm		0.00	97221 (108) - Security
	Enhancement			ent/Conditi ons			Guard Firm Form.pdf

# THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### **ENDORSEMENT#**

This endorsement, effective 12:01 A.M. issued to by

forms a part of Policy No.

#### SECURITY GUARD FIRMS COVERAGE ENHANCEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Subject to the additional premium charged, the policy is hereby amended as follows:

- Section I Coverages, Coverage A Bodily Injury and Property Damage, 1.
   Insuring Agreement, a., is hereby deleted in its entirety and replaced with the following:
  - a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. This includes "bodily injury or property damage" because of any "wrongful act" committed by you, or any person for whose acts you are legally liable, in connection with your rendering, or failure to render, "professional services". We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result, But:
    - (1) The amount we will pay for damages is limited as described in Section III Limits Of Insurance; and
    - (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- SECTION 1 COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, a., is hereby deleted in its entirety and replaced with the following:
  - a. "Bodily injury" or "property damage" expected or intended from the standpoint of the "insured". However, this exclusion shall not apply to "bodily injury" or "property damage" resulting from the use of reasonable force committed by an employee of the insured to protect any person(s) or property.
- 3. Section I Coverages, Coverage A Bodily Injury and Property Damage, 2. Exclusions, j. Damage to Property, is hereby deleted in its entirety and replaced with the following:

#### j. Damage To Property

"Property damage" to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away, or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you.
- (4) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (5) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1) and (3) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of 7 or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III. Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4) and (5) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (5) of this exclusion does not apply to "property damage" included in the "products completed operations hazard".

4.	With respect to the coverage provided by this endorsement, Section III -	Limits of
	<b>Insurance</b> , is hereby revised to add the following:	

- 8. Limited coverage for damage to property in your care, custody or control is added to the policy, subject to:
  - i. maximum value per any one item, *subject to*:(a) a separate occurrence limit; and

	(b) a separate annual	al aggregate limit; and	
	ii. a per occurrence deductible	ole.	
5.	Commercial General Liability Declaration	ions page is hereby amended to add:	
	DAMAGE TO PROPERTY IN YOUR CARE,	, CUSTODY OR CONTROL:	
	MAXIMUM VALUE PER ITEM:	\$	
	subject to an:		
	OCCURRENCE LIMIT:  and an	\$	
	and an Annual Aggregate Limit:	r: \$	
	DEDUCTIBLE (per occurrence)	\$	
6.	For purposes of this endorsement, <b>Section</b> include the following additional definitions:  "Wrongful act" means the actual or alleged insured arising out of the insured's render services".  "Professional services" means the rendering a written contract, including watchman, pat consulting services. "Professional services	ed negligent act, error or omission of an ering, or failure to render, "professional and of security guard services pursuant to atrol and checkpoint services and related	
All othe	operations.  er terms, exclusions, and conditions of this po		
		AUTHORIZED REPRESENTATIVI	Ē

Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

### **Rate Information**

Rate data does NOT apply to filing.

Company Tracking Number: AIC-08-GL-07

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: Security Guard Firms Coverage Enhancement - 102000319

Project Name/Number: Security Guard Firms Coverage Enhancement Program/AIC-08-GL-07

### **Supporting Document Schedules**

**Review Status:** 

Uniform Transmittal Document-Satisfied -Name: Approved 03/11/2008

**Property & Casualty** 

Comments:

Attachment:

03-11-08 - PCTD-1. doc.pdf

**Review Status:** 

Forms Listing Approved Satisfied -Name: 03/11/2008

**Comments:** Attachment:

# **Property & Casualty Transmittal Document**

1.	Reserved for Insurance
	<b>Dept. Use Only</b>

2. Insurance Department Use only		
a. Date the filing is receiv	ed:	
b. Analyst:		
c. Disposition:		
d. Date of disposition of the	he filing:	
e. Effective date of filing:		
New Business		
Renewal Busines	SS	
f. State Filing #:		
g. SERFF Filing #:		
h. Subject Codes		

3.	Group Name			Group NAIC #
	American International Group, Inc.			012
4.	Company Name(s)	Domicile	NAIC #	FEIN#
	AIG Casualty Company	PA	19402	25-1118791
	American Home Assurance Company	NY	19380	13-5124990
	American International South Insurance Company	PA	40258	02-6008643
	Commerce And Industry Insurance Company	NY	19410	13-1938623
	Granite State Insurance Company	PA	23809	02-0140690
	National Union Fire Insurance Company of Pittsburgh, Pa.	PA	19445	25-0687550
	New Hampshire Insurance Company	PA	23841	02-0172170
	The Insurance Company of the State of Pennsylvania	PA	19429	13-5540698

5.	Company Tracking Number	AIC-08-GL-07

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX#	e-mail
	Christine Wynter 175 Water St., 17 <sup>th</sup> Fl New York, NY 10038	Filings Analyst	(212) 458- 7066	(212) 458- 7077	Christine.wynter@aig. com
7.	. Signature of authorized filer		Chris	etinė S.	Wynter
8.	Please print name of authorized filer		Christine S. Wyr	nter	

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	17.2/Other Liability/Occurrence Only
10.	Sub-Type of Insurance (Sub-TOI)	17.2001/Commercial General Liability
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Exclusion For Special Events With Limited Exception Endorsement
13.	Filing Type	[ ] Rate/Loss Cost [ ] Rules [ ] Rates/Rules [x] Forms [ ] Combination Rates/Rules/Forms [ ] Withdrawal[ ] Other (give description)
14.	Effective Date(s) Requested	New: April 6, 2008 Renewal: April 6, 2008
15.	Reference Filing?	[ ] Yes [x] No
16.	Reference Organization (if applicable)	N/A
17.	Reference Organization # & Title	N/A
18.	Company's Date of Filing	March 11, 2008
19.	Status of filing in domicile	[ ] Not Filed [x] Pending [ ] Authorized [ ] Disapproved

PC TD-1 pg 1 of 2

# **Property & Casualty Transmittal Document—**

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

This filing consists of one (1) endorsement to be used with the Security Guard Firms Coverage Enhancement Program – 97221 (1/08).

Please refer to the attached forms listing for information concerning this form.

**22. Filing Fees** (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: N/A Amount: \$50.00

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

### FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1. This filing transmittal is part of Company Tracking # AIC-08-GL-07  This filing corresponds to rate/rule filing number N/A	۷.		f rate/rule filing, if applicable)  Form #			If replacement,	Previous state	_	
	2.	This filing corresponds to rate/rule filing number				N/A			
1. This filing transmittal is part of Company Tracking # AIC-08-GL-07								=	
	1.	This filing transmittal is part of Company Tracking #				AIC-08-GL-07			

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Security Guard Firms Coverage Enhancement	97221 (1/08))	[X] New [ ] Replacement [ ] Withdrawn	N/A	
02			[ ] New [ ] Replacement [ ] Withdrawn		
03			[ ] New [ ] Replacement [ ] Withdrawn		
04			[ ] New [ ] Replacement [ ] Withdrawn		
05			[ ] New [ ] Replacement [ ] Withdrawn		
06			[ ] New [ ] Replacement [ ] Withdrawn		
07			[ ] New [ ] Replacement [ ] Withdrawn		
08			[ ] New [ ] Replacement [ ] Withdrawn		
09			[ ] New [ ] Replacement [ ] Withdrawn		
10			[ ] New [ ] Replacement [ ] Withdrawn		

PC FFS-1

Form Title	Form No.	Form Type	New or Replacement	Form No. Being Replaced	Mandatory or Optional		Rate or Premium Impact	Description of Form
Security Guard Firms Coverage 1 Enhancement	97221 (1/08)	Endorsement	New	n/a	Optional	Clarifies	NO	This endorsement provides bodily injury or propery damage coverage due to any wrongful act which is committed by the Insured or any personfor whos acts thie Insured is legally liable
		A = Application					Yes or No	

D = Declarations

E = Endorsement

P = Policy

O = Other (Please explain)